



Money Matters Program: 9th Grade

Don't go it alone, mutual funds are what to own!

Lead Author: Elizabeth Crouch- ECROUCH@kcs.kana.k12.wv.us

Title	Money Matters Program: 9th Grade
Suggested Quarter	Any
Content Standards and Objectives	<p>Objectives and Objective I.D.</p> <p>ELA.9.W.C9.2 Write informative/explanatory texts to examine and convey complex ideas, concepts and information clearly and accurately through the effective selection organization and analysis of content. Introduce a topic; organize complex ideas, concepts and information to make important connections and distinctions; include formatting (e.g., headings), graphics (e.g., figures, tables) and multimedia when useful to aiding comprehension. Develop the topic with well-chosen, relevant and sufficient facts, extended definitions, concrete details, quotations or other information and examples appropriate to the audience's knowledge of the topic. Use appropriate and varied transitions to link the major sections of the text, create cohesion and clarify the relationships among complex ideas and concepts. Use precise language and domain-specific vocabulary to manage the complexity of the topic. Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing. Provide a concluding statement or section that follows from and supports the information or explanation presented (e.g., articulating implications or the significance of the topic). (CCSS W.9-10.2)</p> <p>ELA.9.W.C11.1 Conduct short, as well as more sustained, research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation. (CCSS W.9-10.7)</p> <p>ELA.9.W.C11.2 Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation. (CCSS W.9-10.8)</p> <p>M.1HS.RWE.1 Explain each step in solving a simple equation as following from the equality of numbers asserted at the previous step, starting from the assumption that the original equation has a solution. Construct a viable argument to justify a solution method.</p> <p>SS.9.E.1 Define scarcity and demonstrate the role of opportunity costs in decision making.</p> <p>SS.9.E.4 Identify types of exchange systems (e.g., barter, money) and the role forms of currency play in acquiring goods and services.</p>

21st Century Skills	Learning Skills & Technology Tools	Teaching Strategies Culminating Activity	Evidence of Success
Information and Communication Skills:	Students work together to negotiate value and cost and to determine the price of the product.	Students will participate in an Auction Market.	Students successfully formed teams in order to invest their mutual funds into a product.
Thinking and Reasoning Skills:	21C.O.9-12.2.LS3 - Student engages in a problem solving process by formulating questions and applying complex strategies in order to independently solve problems.	Teacher will monitor students' collaboration with peers in their groups to ensure that all are participating and contributing.	The student will explore credit concepts and vocabulary.
Personal and Workplace Skills:	21C.O.9-12.3.LS1 - Student remains composed and focused, even under stress, willingly aligns his/her personal goals to the goals of others when appropriate, approaches conflict from win-win perspective, and derives personal satisfaction from achieving group goals.	Teacher will monitor individuals or pairs to determine their ability and willingness to listen to one another and accept others' ideas.	Students will consider others' suggestions and ideas on budgeting issues.

Performance Objectives (Know/Do)	Know: <ol style="list-style-type: none"> 1. How to analyze a mutual fund to fit a person's financial needs 2. How to check professional licenses and business registrations 3. How to find useful and unbiased financial information Do: <ol style="list-style-type: none"> 1. Research mutual funds to help make decisions about investment options 2. Understand mutual fund classifications and ratings 3. Write, translate, and solve an equation to reconcile a financial statement
Enduring Understandings	<ol style="list-style-type: none"> 1. Basic organization and research help to make wiser investment decisions. 2. Monthly brokerage statement reconciliation is fundamental to successful personal finance. 3. Time is a great ally for successful investing. 4. Many employers leave retirement planning up to the employee. 5. Scams and fraud can wipe out your life's savings. Investigate before you invest. 6. If it sounds too good to be true, it probably is.
Essential Questions	<ol style="list-style-type: none"> 1. What is the purpose of reconciling a bank statement? 2. What are the reasons a person chooses one financial institution over another for banking, investing, and borrowing? 3. Why is financial literacy important? 4. How does one fix mistakes when working on personal finance?

Learning Plan & Notes to Instructor	<p>The State Auditor serves as the Commissioner of Securities in West Virginia. The State Auditor's Office, Securities Division registers broker/dealers, investment advisers, and the investment firms doing business in West Virginia. The Securities Division also enforces state securities law, and offers investor education programming in an effort to thwart investment fraud. Money Matters was developed to bring the basic principles of investor education to the classroom, and has been presented to over 38,000 students since its inception in 2000. The worksheets and activities included here are designed to prepare students for the Money Matters program.</p> <p>Making the most of your money starts with five building blocks for managing and growing your money -- The MyMoney Five. Keep these five principles in mind as you make day-to-day decisions and plan your financial goals.</p> <p>Earn The Earn principle is about more than the amount you are paid through work. This principle is about knowing the fine print and details about your paycheck, including deductions and withholdings.</p> <p>Save and Invest Saving is a key principle. People who make a habit of saving regularly, even saving small amounts, are well on their way to success. It's important to open a bank or credit union account so it will be simple and easy for you to save regularly. Then, use your savings to plan for life events and to be ready for unplanned or emergency needs.</p> <p>Protect The Protect principle means taking precautions about your financial situation. It stresses the importance of accumulating savings in case of an emergency, and buying insurance. Be vigilant about identity theft, and keep aware of your credit record and the credit score.</p> <p>Spend The fundamental concept of Spend is: make a budget or a plan for using your money wisely. It's helpful to set short and long-term financial goals and manage your money to meet them.</p> <p>Borrow Sometimes it's necessary to borrow for major purchases like an education, a car, a house, or maybe even to meet unexpected expenses. Your ability to get a loan generally depends on your credit history, and that depends largely on your track record at repaying what you've borrowed in the past and paying your bills on time.</p>
Academic Prompts	<p>Personal Finance Vocabulary (25pts.) Students will be given a worksheet that lists twelve personal finance vocabulary words and their definitions. They are instructed to match the word with the correct definition.</p> <p>The Fundamentals of Mutual Funds (50pts.) Students will research three different mutual funds and answer many questions about them. Once the students have completed their research, they will decide how to best invest their \$10,000.</p>

Culminating Assessment or Product	<ul style="list-style-type: none"> Students will participate in the Money Matters Program presented by the State Auditor's Office (25pts.)
Links and Other Resources	<p>The websites below are listed to help answer any questions you might have about personal finance or can be used to further research the topics discussed throughout the lesson plan. Included are multiple stock market websites and the website for the WV State Auditor.</p> <p> http://www.wvsao.gov/ (investor education material found in Securities) http://www.nasaa.org/investor-education/ http://www.investorprotection.org http://www.sec.gov/investor/tools/quiz.htm http://www.mymoney.gov (federal agencies' financial literacy outreach) http://finance.yahoo.com/ http://www.marketwatch.com/game/wv-fbla-pbl-league (WV FBLA) http://www.marketwatch.com/game (free stock market simulator) http://www.investopedia.com/simulator/ (free stock market simulator) http://www.smartstocks.com/ (stock market simulator) http://www.smgww.org (stock market simulator) https://nyse.nyx.com/ http://www.jumpstart.org/ (clearinghouse) http://www.moneyasyoulearn.org/ http://www.finra.org/Investors/index.htm http://www.americasaves.org/ </p> <p>To download a free teacher's guide for investor education, please visit: http://www.wvsao.gov/SecuritiesCommission/Education/investored2020.aspx </p>

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Includes Material From:

Checking and Savings Accounts

Pam Eversole

Holly Branch

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The Fundamentals of Mutual Funds (50pts.)

1. Visit a financial news website and find the Mutual Funds section (i.e. <http://finance.yahoo.com/funds/>, <http://money.usnews.com/funds>).
2. Pick three funds that represent different classes: (Value, Growth, Bond, International, etc.)
3. Find the stock/ticker symbol for each of the mutual funds and list them below. The symbols will consist of 5 letters. These symbols will help you research the mutual funds online.

Fund #1 _____ Fund #2 _____ Fund #3 _____

1. What is the most recent the price (Net Asset Value, or NAV) for one share of each of these funds, and how has the fund price changed in the last year?

2. A mutual fund is a tool for investors who share investment goals to pool their money under the direction of a fund manager. The manager will invest the fund in stocks, bonds, or other assets. What are the top five investments, also called "holdings," for each of your chosen funds?

3. What kind of fund is each one (growth, aggressive, industry, index, international, or bond)?

4. What is the level of risk for each of the funds?

5. What is the investment strategy/summary for each mutual fund?

6. Who is the fund manager for each mutual fund?

7. How long have the funds existed?

8. You have been given \$10,000 to invest. Now that you have looked at the mutual funds, how would you diversify your money across the funds? Why?

This image shows a full page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, providing a template for handwriting practice. There are no margins, text, or other markings on the paper.

The Fundamentals of Mutual Funds

Categories	7pts.	5pts.	3pts.	1pts.
Support	Most major points are supported with specific detail	Some points supported by specific detail	Most points supported by general statements	There is an attempt at supporting statements
Use of Resources	The student easily locates and compares mutual funds.	The student is able to locate and compare mutual funds independently.	The student has some difficulty locating and using the mutual funds.	The student requires frequent assistance in researching mutual funds.
Format	Follows accepted standard formatting guidelines and is the requested length	Follows most of the accepted formatting guidelines and is the requested length	Does not follow accepted standard formatting guidelines and is over or under the requested length	Does not follow accepted standard formatting guidelines and is significantly over or under the requested length
Spelling and Grammar	Grammar and spelling are correct.	There are few errors in grammar and/or spelling.	There are some errors in grammar and/or spelling.	There are many errors in grammar and/or spelling.

Name: _____

Personal Finance Vocabulary Worksheet

Listed below are a set of twelve personal finance vocabulary words and their definitions. Match the word with the definition that you believe to be correct. **(25pts.)**

- | | |
|---------------------------|----------------------------------|
| 1. ____ Net Asset Value | 7. ____ Stock Exchange |
| 2. ____ Mutual Fund | 8. ____ WV Securities Commission |
| 3. ____ Stock Split | 9. ____ Index Fund |
| 4. ____ Dividend | 10. ____ Stock Broker Specialist |
| 5. ____ Commission | 11. ____ Diversification |
| 6. ____ No-Load Fund (NL) | 12. ____ Prospectus |

- A. A strategy for reducing risk by spreading investment money among a number of investment types and industries
- B. A corporate action in which a company's existing shares are divided into multiple shares, while lowering the individual stock price proportionally
- C. A mutual fund that has no sales charge, but other fees may apply
- D. A division of the State Auditor's Office that regulates the investment industry in West Virginia
- E. An investment tool that pools the money of shareholders in a specified portfolio of securities
- F. The price for one share of a mutual fund or exchange traded fund
- G. A company's earnings divided for each share of stock periodically paid to shareholders
- H. A legal document issued by public companies and mutual funds detailing important financial and other information relevant for making informed investment decisions
- I. A type of mutual fund with a portfolio constructed to match or track the components of a market index
- J. The fee paid to a broker or agent for carrying out a transaction
- K. A member of an exchange who acts as the market maker to facilitate the trading of a given stock
- L. An auction market where the sellers and buyers of stock can transact business